

Exhibit D

FINANCIAL ANALYSIS FORM (Continued)

Account Number **GAMAC**

8940

INCOME/EXPENSES FOR HOUSEHOLD

Borrower 1		Borrower 2		Estimated Value of this property		First Mortgage Payment	
<input type="checkbox"/> Employed <input checked="" type="checkbox"/> Unemployed		<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Unemployed		82,000 70,000 0		\$350.16	
Income Frequency: <input type="checkbox"/> Annually <input type="checkbox"/> Semi-Annually <input type="checkbox"/> Monthly <input type="checkbox"/> Bi-weekly <input type="checkbox"/> 1 st & 15 th / 15 th & 30 th <input type="checkbox"/> Per Job		Income Frequency: <input type="checkbox"/> Annually <input type="checkbox"/> Semi-Annually <input type="checkbox"/> Monthly <input type="checkbox"/> Bi-weekly <input type="checkbox"/> 1 st & 15 th / 15 th & 30 th <input type="checkbox"/> Per Job		Estimated Value of Other Real Estate Owned		Alimony Payment	
Employment Start Date: <u>effective 8/1/10</u>		Employment Start Date: <u>8/1/08</u>		Checking Account(s) Balance \$5,000.00		\$	
Gross Salary/Wages		Gross salary/wages = total monthly income before any tax withholding or employer deductions.		Savings Account(s)/Money Market Balance \$500.00		\$	
Self employed <u>none</u>		Self employed <u>none</u>		Life Insurance Cash Value \$0		\$	
Overtime <u>none</u>		Overtime <u>none</u>		IRA/Keogh Account(s) Balance \$2,000		\$300.-	
Child Support Income/Alimony Income* <u>none</u>		Child Support Income/Alimony Income* <u>none</u>		401K/ESOP Account(s) Balance \$0		\$2500.00	
Social Security/SSDI <u>none</u>		Social Security/SSDI <u>none</u>		Stocks/Bonds/CDs Balance \$12.00		\$	
Other monthly income from pensions, annuities or retirement plans <u>4,000</u>		Other monthly income from pensions, annuities or retirement plans <u>3,000</u>		Other Investments \$		\$	
Tips, commissions, and/or bonus income <u>none</u>		Tips, commissions, and/or bonus income <u>none</u>		<p>Yearly</p> <p>(1-7-2010 to 6-30-2010) 60,000.00 Gross</p> <p>+ 32,000 Gross</p> <p>92,000</p> <p>+ 22,100</p> <p>114,100</p>		Auto Loans \$	
Rental income from investment property <u>none</u>		Rental income from investment property <u>none</u>				Auto Expenses \$302.-	
Rental income from room rent of primary residence <u>none</u>		Rental income from room rent of primary residence <u>none</u>				Auto Insurance \$450.-	
Unemployment Income <u>none</u>		Unemployment Income <u>none</u>				Medical Expenses \$500.-	
Food Stamps/Welfare <u>none</u>		Food Stamps/Welfare <u>none</u>				Medical Insurance \$	
Other (investment, income, royalties, interest, dividends, etc.) <u>none</u>		Other (investment, income, royalties, interest, dividends, etc.) <u>none</u>		HOA/Condo Fees \$		Credit Card(s) / Installment Loans \$1200.-	
Total Income (Gross) <u>48,000</u>		Total Income (Gross) <u>33,000</u>		Total Assets \$		Food/Household Supplies \$600.-	
						Spending Money \$300.-	
						Utilities/Water/Sewer/Phone(s)/Cable \$2000.-	
						Donations \$40.-	
						Property Taxes (If not escrowed and included in your current mortgage payment) \$	
						Insurance - Hazard, wind, flood etc (If not escrowed and included in your current mortgage payment) \$	
						Other \$	
						Total Debt/Expenses \$11,740.16	

HARDSHIP AFFIDAVIT

<input type="checkbox"/> Borrower Death	<input checked="" type="checkbox"/> Reduction of Income	<input type="checkbox"/> Military Service	<input type="checkbox"/> Payment Adjustment
<input type="checkbox"/> Illness of Borrower	<input type="checkbox"/> Excessive Financial Obligations (Examples may be large medical bills, credit card debt, or college tuition payments)	<input type="checkbox"/> Unemployment	<input type="checkbox"/> Ownership Transfer is Pending (If the home is in the process of being sold)
<input checked="" type="checkbox"/> Illness of Family Member	<input type="checkbox"/> Property Problem (Anything that may be defective about the property such as a costly repair that needs to be made)	<input type="checkbox"/> Business Failure (Examples would be loss of business income)	<input type="checkbox"/> Tenant not Paying
<input type="checkbox"/> Death of Family Member	<input type="checkbox"/> Inability to Sell Property	<input type="checkbox"/> Bankruptcy Filed	<input checked="" type="checkbox"/> Incarceration (Sentenced to a city, county, state, or federal jail)
<input type="checkbox"/> Marital Difficulties (Examples include going through a legal separation or filing for divorce)	<input type="checkbox"/> Inability to Rent Property	<input type="checkbox"/> Casualty Loss (Unexpected event such as hurricane, flood, or earthquake that damages the property)	

☒ Other

Explanation (Required):

① Illness
 A my son is under therapy for cancer diagnosed this year
 B my daughter just finished therapy for blood clots in her lungs

② my husband was sent to prison 8/24/08 & we have lost our primary income because of military pay not available for 11